

INSTITUTION: 0001845020 - 2 WELLS FARGO FIN'L ILLINOIS INC

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					
IL/MCLEAN COUNTY/0001.02													
LOANS ORIGINATED					2	255							
APPROVED, NOT ACCEPTED													
APP DENIED					1	30							
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0001.04													
LOANS ORIGINATED					2	387							
APPROVED, NOT ACCEPTED													
APP DENIED					2	261							
APP WITHDRAWN					3	505	1	55					
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0001.05													
LOANS ORIGINATED													
APPROVED, NOT ACCEPTED													
APP DENIED					1	295							
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0003.01													
LOANS ORIGINATED													
APPROVED, NOT ACCEPTED													
APP DENIED					1	115							
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS					1	143							
IL/MCLEAN COUNTY/0003.02													
LOANS ORIGINATED													
APPROVED, NOT ACCEPTED													
APP DENIED					1	80				1	80		
APP WITHDRAWN					1	100							
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0005.01													
LOANS ORIGINATED													
APPROVED, NOT ACCEPTED													
APP DENIED					2	602							
APP WITHDRAWN					2	412							
FILES CLOSED FOR INCOMPLETENESS													

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	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B												
	Number		\$000's					C				D		E	
Number		\$000's		Number		\$000's		Number		\$000's		Number		\$000's	
IL/MCLEAN COUNTY/0005.02															
LOANS ORIGINATED					1	128									
APPROVED, NOT ACCEPTED															
APP DENIED					3	294	1	10							
APP WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IL/MCLEAN COUNTY/0005.04															
LOANS ORIGINATED					2	281									
APPROVED, NOT ACCEPTED															
APP DENIED					2	281	1	105							
APP WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IL/MCLEAN COUNTY/0005.05															
LOANS ORIGINATED					2	455									
APPROVED, NOT ACCEPTED															
APP DENIED					1	150									
APP WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS					1	165									
IL/MCLEAN COUNTY/0011.01															
LOANS ORIGINATED															
APPROVED, NOT ACCEPTED															
APP DENIED					1	117									
APP WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS							1	15							
IL/MCLEAN COUNTY/0011.03															
LOANS ORIGINATED															
APPROVED, NOT ACCEPTED															
APP DENIED					1	155									
APP WITHDRAWN					1	23									
FILES CLOSED FOR INCOMPLETENESS															
IL/MCLEAN COUNTY/0011.04															
LOANS ORIGINATED					2	418									
APPROVED, NOT ACCEPTED															
APP DENIED															
APP WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

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	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0013.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	130										
IL/MCLEAN COUNTY/0013.03 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	55	1	28								
						1	75										
IL/MCLEAN COUNTY/0014.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	88										
						2	295										
						2	327	1	50								
IL/MCLEAN COUNTY/0014.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	320										
						1	139										
IL/MCLEAN COUNTY/0015.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	60										
IL/MCLEAN COUNTY/0016.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	166										
						2	187										

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	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0017.00																	
LOANS ORIGINATED					1	301											
APPROVED, NOT ACCEPTED																	
APP DENIED					1	25	1	10									
APP WITHDRAWN							1	50									
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0018.00																	
LOANS ORIGINATED					1	121											
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN					1	292											
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0020.01																	
LOANS ORIGINATED																	
APPROVED, NOT ACCEPTED																	
APP DENIED					2	232											
APP WITHDRAWN					2	185											
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0020.02																	
LOANS ORIGINATED							1	100									
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0021.01																	
LOANS ORIGINATED																	
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN					1	82											
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0021.02																	
LOANS ORIGINATED																	
APPROVED, NOT ACCEPTED																	
APP DENIED					3	699											
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	

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SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings										Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D				
	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0051.00																	
LOANS ORIGINATED					1	57											
APPROVED, NOT ACCEPTED																	
APP DENIED					1	103											
APP WITHDRAWN					4	693											
FILES CLOSED FOR INCOMPLETENESS					1	235											
IL/MCLEAN COUNTY/0052.02																	
LOANS ORIGINATED																	
APPROVED, NOT ACCEPTED																	
APP DENIED					3	353											
APP WITHDRAWN					1	54											
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0053.01																	
LOANS ORIGINATED					1	62											
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN							1	35									
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0054.00																	
LOANS ORIGINATED					1	207											
APPROVED, NOT ACCEPTED																	
APP DENIED					3	332											
APP WITHDRAWN					4	709											
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0055.01																	
LOANS ORIGINATED					1	70											
APPROVED, NOT ACCEPTED																	
APP DENIED					1	30											
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0055.02																	
LOANS ORIGINATED																	
APPROVED, NOT ACCEPTED																	
APP DENIED					1	201											
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	

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	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D					E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0056.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	123										
IL/MCLEAN COUNTY/0056.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	130										
						2	125										
IL/MCLEAN COUNTY/0057.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	125										
						2	263										
MSA/MD(TOTAL) LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						19	2996	1	100								
						41	5720	4	153		1	80					
						29	4044	4	190								
						3	543	1	15								
INVALID GEOGRAPHIC IDENTIFIERS 2/ LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS																	
SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES																	
						107	10464	2	88		1	85	2	109			
						4	421										
			3	272	320	30513	80	4308			15	2062	23	1248			
			1	10	131	12939	37	1875			13	1716	2	78			
					65	5577	17	706			7	710	1	117			

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DISPOSITION OF APPLICATIONS	Loans on 1-to-4 Family and Manufactured Home Dwellings														Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D
	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D										
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
INVALID MSA/MD NUMBERS 2/ LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS																	

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	282	1	166			1	116				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	282	1	166			1	116				
BLACK OR AFRICAN AMERICAN (TOTAL)	6	980	2	388			3	334	1	258		
MALE	3	433	1	186			2	247				
FEMALE	1	87					1	87				
JOINT (MALE/FEMALE)	2	460	1	202					1	258		
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	69	9850	14	1946			30	4322	23	3182	2	400
MALE	13	1906	1	70			6	1138	6	698		
FEMALE	13	1416	4	438			6	628	3	350		
JOINT (MALE/FEMALE)	43	6528	9	1438			18	2556	14	2134	2	400
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	232	1	232								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	232	1	232								
RACE NOT AVAILABLE (TOTAL) 6/	14	1959	1	264			7	948	5	604	1	143
MALE	3	574	1	264					2	310		
FEMALE	3	278					2	196	1	82		
JOINT (MALE/FEMALE)	2	447					1	320	1	127		



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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	3	752					1	302	2	450		
MALE	2	602					1	302	1	300		
FEMALE	1	150							1	150		
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	75	10592	18	2732			33	4470	22	2990	2	400
MALE	14	1737	2	256			7	1083	5	398		
FEMALE	13	1353	4	438			7	715	2	200		
JOINT (MALE/FEMALE)	48	7502	12	2038			19	2672	15	2392	2	400
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	14	1959	1	264			7	948	5	604	1	143
MALE	3	574	1	264					2	310		
FEMALE	3	278					2	196	1	82		
JOINT (MALE/FEMALE)	2	447					1	320	1	127		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	66	9098	14	1946			29	4020	21	2732	2	400
MALE	11	1304	1	70			5	836	5	398		
FEMALE	12	1266	4	438			6	628	2	200		
JOINT (MALE/FEMALE)	43	6528	9	1438			18	2556	14	2134	2	400
OTHERS, INCLUDING HISPANIC (TOTAL)	12	2246	4	786			5	752	3	708		
MALE	5	1035	1	186			3	549	1	300		
FEMALE	2	237					1	87	1	150		
JOINT (MALE/FEMALE)	5	974	3	600			1	116	1	258		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	14	1113	1	62			7	677	6	374		
50-79% OF MSA/MD MEDIAN	20	2004	4	549			11	985	5	470		
80-99% OF MSA/MD MEDIAN	8	900	2	185			5	615	1	100		
100-119% OF MSA/MD MEDIAN	12	1723	1	128			5	770	5	590	1	235
120% OR MORE OF MSA/MD MEDIAN	38	7563	11	2072			13	2673	12	2510	2	308
INCOME NOT AVAILABLE 6/												
TOTAL 14/	92	13303	19	2996			41	5720	29	4044	3	543

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	2	115	1	100							1	15
MALE												
FEMALE	2	115	1	100							1	15
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	5	133					3	48	2	85		
MALE	2	63					1	28	1	35		
FEMALE	1	10					1	10				
JOINT (MALE/FEMALE)	2	60					1	10	1	50		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	105					1	105				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	105					1	105				
RACE NOT AVAILABLE (TOTAL) 6/	2	105							2	105		
MALE	1	50							1	50		
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	50							1	50		
MALE	1	50							1	50		
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	8	353	1	100			4	153	2	85	1	15
MALE	2	63					1	28	1	35		
FEMALE	3	125	1	100			1	10			1	15
JOINT (MALE/FEMALE)	3	165					2	115	1	50		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	55							1	55		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	5	133					3	48	2	85		
MALE	2	63					1	28	1	35		
FEMALE	1	10					1	10				
JOINT (MALE/FEMALE)	2	60					1	10	1	50		
OTHERS, INCLUDING HISPANIC (TOTAL)	4	270	1	100			1	105	1	50	1	15
MALE	1	50							1	50		
FEMALE	2	115	1	100							1	15
JOINT (MALE/FEMALE)	1	105					1	105				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3	165					2	115	1	50		
50-79% OF MSA/MD MEDIAN	3	150	1	100					1	35	1	15
80-99% OF MSA/MD MEDIAN	2	105							2	105		
100-119% OF MSA/MD MEDIAN	2	38					2	38				
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/	10	458	1	100			4	153	4	190	1	15

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1	80					1	80				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	80					1	80				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	80					1	80				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	80					1	80				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1	80					1	80				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	80					1	80				
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	80					1	80				
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/	1	80					1	80				

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	87					1	87				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	8	567	1	62			3	273	4	232		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	5	459					3	317	2	142		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	9	654	1	62			4	360	4	232		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	5	459					3	317	2	142		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	567	1	62			3	273	4	232		
OTHERS, INCLUDING HISPANIC	1	87					1	87				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	116					1	116				
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	17	1697	4	549			8	678	5	470		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	191					2	191				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	18	1813	4	549			9	794	5	470		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	191					2	191				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	17	1697	4	549			8	678	5	470		
OTHERS, INCLUDING HISPANIC	1	116					1	116				

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	8	900	2	185			5	615	1	100		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	900	2	185			5	615	1	100		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	900	2	185			5	615	1	100		
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	247					2	247				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	9	1356	1	128			2	403	5	590	1	235
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	120					1	120				
ETHNICITY 7/												
HISPANIC OR LATINO	1	150							1	150		
NOT HISPANIC OR LATINO	10	1453	1	128			4	650	4	440	1	235
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	120					1	120				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	1206	1	128			2	403	4	440	1	235
OTHERS, INCLUDING HISPANIC	3	397					2	247	1	150		

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	166	1	166								
BLACK OR AFRICAN AMERICAN	3	646	2	388					1	258		
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	27	5330	6	1022			12	2353	8	1790	1	165
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	232	1	232								
RACE NOT AVAILABLE 6/	6	1189	1	264			1	320	3	462	1	143
ETHNICITY 7/												
HISPANIC OR LATINO	2	602					1	302	1	300		
NOT HISPANIC OR LATINO	30	5772	10	1808			11	2051	8	1748	1	165
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	6	1189	1	264			1	320	3	462	1	143
MINORITY STATUS 8/												
WHITE NON-HISPANIC	25	4728	6	1022			11	2051	7	1490	1	165
OTHERS, INCLUDING HISPANIC	7	1646	4	786			1	302	2	558		
TOTAL 14/	92	13303	19	2996			41	5720	29	4044	3	543



## DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0001845020 - 2 WELLS FARGO FIN'L ILLINOIS INC

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	60					1	10	1	50		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	105					1	105				
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	165					2	115	1	50		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	60					1	10	1	50		
OTHERS, INCLUDING HISPANIC	1	105					1	105				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	115	1	100							1	15
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	35							1	35		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	150	1	100					1	35	1	15
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	35							1	35		
OTHERS, INCLUDING HISPANIC	2	115	1	100							1	15

## DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0001845020 - 2 WELLS FARGO FIN'L ILLINOIS INC

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	105							2	105		
ETHNICITY 7/												
HISPANIC OR LATINO	1	50							1	50		
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	55							1	55		
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	1	50							1	50		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	38					2	38				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	38					2	38				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	38					2	38				
OTHERS, INCLUDING HISPANIC												

## DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0001845020 - 2 WELLS FARGO FIN'L ILLINOIS INC

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	10	458	1	100			4	153	4	190	1	15

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0001845020 - 2 WELLS FARGO FIN'L ILLINOIS INC

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	80					1	80				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	80					1	80				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	80					1	80				
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0001845020 - 2 WELLS FARGO FIN'L ILLINOIS INC

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0001845020 - 2 WELLS FARGO FIN'L ILLINOIS INC

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	1	80					1	80				

DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0001845020 - 2 WELLS FARGO FIN'L ILLINOIS INC

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	39	5461	6	645			17	2306	15	2275	1	235
10-19% MINORITY	35	5388	9	1710			17	2516	7	854	2	308
20-49% MINORITY	18	2454	4	641			7	898	7	915		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	21	2814	5	942			8	823	8	1049		
MIDDLE INCOME	48	6338	8	996			23	3036	16	2163	1	143
UPPER INCOME	23	4151	6	1058			10	1861	5	832	2	400
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	538	1	301			2	80	2	157		
20-49% MINORITY	16	2276	4	641			6	743	6	892		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	25	3197	4	460			11	1294	10	1443		
10-19% MINORITY	21	2963	4	536			11	1587	5	697	1	143
20-49% MINORITY	2	178					1	155	1	23		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	14	2264	2	185			6	1012	5	832	1	235
10-19% MINORITY	9	1887	4	873			4	849			1	165
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	92	13303	19	2996			41	5720	29	4044	3	543

## DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0001845020 - 2 WELLS FARGO FIN'L ILLINOIS INC

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3	145	1	100			1	10	1	35		
10-19% MINORITY	5	208					3	143	1	50	1	15
20-49% MINORITY	2	105							2	105		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	5	193					2	38	3	155		
MIDDLE INCOME	4	255	1	100			1	105	1	35	1	15
UPPER INCOME	1	10					1	10				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	88					2	38	1	50		
20-49% MINORITY	2	105							2	105		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	2	135	1	100					1	35		
10-19% MINORITY	2	120					1	105			1	15
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	10					1	10				
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	10	458	1	100			4	153	4	190	1	15



DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

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Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	80					1	80				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1	80					1	80				
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	80					1	80				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1	80					1	80				

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN		MEDIAN
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN		1		1					4.17	4.17	
BLACK OR AFRICAN AMERICAN		2		1		1			5.06	5.06	
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	1	13	1	2	4	1	4	1	6.06	5.41	1
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)		1			1				5.57	5.57	
RACE NOT AVAILABLE 6/		1			1				5.82	5.82	
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1	17	1	4	5	2	4	1	5.80	5.41	1
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/		1			1				5.82	5.82	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1	13	1	2	4	1	4	1	6.06	5.41	1
OTHERS, INCLUDING HISPANIC		4		2	1	1			4.96	4.87	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN		1					1		7.80	7.80	
50-79% OF MSA/MD MEDIAN		4	1				2	1	6.80	7.52	1
80-99% OF MSA/MD MEDIAN		2			1		1		6.43	6.43	
100-119% OF MSA/MD MEDIAN		1				1			6.16	6.16	
120% OR MORE OF MSA/MD MEDIAN	1	10		4	5	1			5.05	5.12	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE		3			1	1		1	6.89	6.09	1
FEMALE		4			2		2		6.65	6.61	
JOINT (MALE/FEMALE)	1	11	1	4	3	1	2		5.20	5.08	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1	5			1		3	1	7.34	7.80	1
10-19% MINORITY		9	1	1	5	2			5.26	5.41	
20-49% MINORITY		4		3			1		5.12	4.51	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME		5	1	3			1		4.78	4.17	
MIDDLE INCOME		8			4	1	2	1	6.47	5.79	1
UPPER INCOME	1	5		1	2	1	1		5.77	5.82	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000'S	REPORTED PRICING DATA \$000'S	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/ \$000'S
			3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/ \$000'S	MEDIAN 31/ \$000'S	
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN		166		166					4.17	4.17	
BLACK OR AFRICAN AMERICAN		388		202			186		5.01	4.02	
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	128	1818	301	376	615	128	328	70	5.43	5.16	70
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)		232			232				5.57	5.57	
RACE NOT AVAILABLE 6/		264			264				5.82	5.82	
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	128	2604	301	744	847	314	328	70	5.30	5.16	70
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/		264			264				5.82	5.82	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	128	1818	301	376	615	128	328	70	5.43	5.16	70
OTHERS, INCLUDING HISPANIC		786		368	232	186			5.00	5.57	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN		62					62		7.80	7.80	
50-79% OF MSA/MD MEDIAN		549	301					70	5.48	3.41	70
80-99% OF MSA/MD MEDIAN		185			97		88		6.38	5.41	
100-119% OF MSA/MD MEDIAN		128				128			6.16	6.16	
120% OR MORE OF MSA/MD MEDIAN	128	1944		744	1014	186			5.08	5.16	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE		520			264	186		70	6.31	5.82	70
FEMALE		438			255		183		6.46	5.41	
JOINT (MALE/FEMALE)	128	1910	301	744	592	128	145		4.83	4.85	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	128	517			207		240	70	6.80	7.06	70
10-19% MINORITY		1710	301	191	904	314			5.13	5.41	
20-49% MINORITY		641		553			88		4.77	4.17	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME		942	301	553			88		4.33	4.02	
MIDDLE INCOME		996			615	128	183	70	6.10	5.41	70
UPPER INCOME	128	930		191	496	186	57		5.58	5.82	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN		1				1			6.65	6.65	
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE											
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO		1				1			6.65	6.65	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC											
OTHERS, INCLUDING HISPANIC		1				1			6.65	6.65	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN		1				1			6.65	6.65	
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE		1				1			6.65	6.65	
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY		1				1			6.65	6.65	
10-19% MINORITY											
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME		1				1			6.65	6.65	
UPPER INCOME											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/ \$000'S
	PRICING DATA	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN 30/	MEDIAN 31/	
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN		100				100			6.65	6.65	
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE											
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO		100				100			6.65	6.65	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC											
OTHERS, INCLUDING HISPANIC		100				100			6.65	6.65	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN		100				100			6.65	6.65	
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE		100				100			6.65	6.65	
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY		100				100			6.65	6.65	
10-19% MINORITY											
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME		100				100			6.65	6.65	
UPPER INCOME											

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL			88	4	5	5	
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL			19		1		
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL			37	4	2	2	
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL			29		1	3	
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL			3		1		
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED			1 18			1	NA NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)			5.81		6.65		NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)			5.49		6.65		NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA	1				NA
NOT HOEPA LOAN	NA	NA	18		1		NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED							NA NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA					NA